

BARNES & THORNBURG

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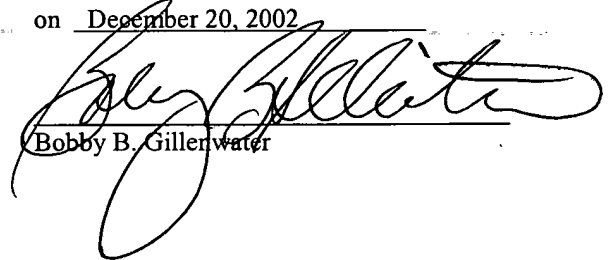
**PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Customer No.: 23641
Application No.: 09/406,290
Confirmation
No.: 1448
Filing Date: September 24, 1999
Attorney
Docket No.: 37168-82045
First Named
Inventor: Lewis, Stephen H.
Group Art
Unit: 3627
Examiner
Name: Christopher R. Buchanan
Title: METHOD AND APPARATUS
FOR PROVIDING
RETIREMENT INCOME
BENEFITS

Certificate Under 37 C.F.R. 1.8(a)

I hereby certify that this correspondence is
being deposited with the United
States Postal Service as first class
mail in an envelope addressed to:
Box Non-Fee Amendment,
Assistant Commissioner for
Patents, Washington, D.C. 20231

on December 20, 2002


Bobby B. Gillerwater

RESPONSE TO OFFICE ACTION

Box Non-Fee Amendment
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In response to the Official Action mailed July 1, 2002, in connection with the
above-identified application, please amend the application as follows:

RECEIVED
JAN 02 2003
GROUP 36C